

Information to identify the case:

Debtor 1	<u>Irene Jacome-Espinoza</u>	Social Security number or ITIN	xxx-xx-2863
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-14949-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Irene Jacome-Espinoza
aka Irene Jacome

5/6/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Irene Jacome-Espinoza
Debtor

Case No. 17-14949-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 06, 2022

User: admin
Form ID: 3180W

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2022:

Recip ID	Recipient Name and Address
db	+ Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ J.P. Morgan Mortgage Acquisition Corp. c/o Rushmor, P.O. Box 55004, Irvine, CA 92619-5004
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
519039846	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
519039847	+ J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services 92619-2708
516699709	+ Macy/Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517397410	+ Naomi Nunez, 70 Sunrise Dr, Edison, NJ 08817-5617
516846770	+ Seterus Inc., as servicer for, Federal National Mortgage, Association (Fannie Mae), P.O. Box 1047, Hartford, CT 06143-1047

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	May 06 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	May 06 2022 20:38:00	American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088
516699692	Email/Text: ebnbankruptcy@ahm.honda.com	May 06 2022 20:38:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517003196	Email/Text: ebnbankruptcy@ahm.honda.com	May 06 2022 20:38:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
516730776	EDI: GMACFS.COM	May 07 2022 00:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516699690	+ EDI: GMACFS.COM	May 07 2022 00:28:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
516699691	+ EDI: RMSC.COM	May 07 2022 00:28:00	American Eagle/Synco Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
516699693	+ EDI: TSYS2	May 07 2022 00:28:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
516699694	+ EDI: CITICORP.COM	May 07 2022 00:28:00	Best Buy/Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
516699695	+ EDI: CAPITALONE.COM	May 07 2022 00:28:00	Capital One, Attn: General

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			Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516909493	Email/PDF: bncnotices@becket-lee.com	May 06 2022 20:42:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516699696	+ EDI: RMSC.COM	May 07 2022 00:28:00	Car Care One/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699697	+ EDI: RMSC.COM	May 07 2022 00:28:00	Care Credit/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516935217	+ Email/Text: bankruptcy@cavps.com	May 06 2022 20:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699698	+ EDI: CITICORP.COM	May 07 2022 00:28:00	Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516699699	+ EDI: WFNNB.COM	May 07 2022 00:28:00	Comenitycapital/fe21cc, Po Box 182120, Columbus, OH 43218-2120
516699700	+ EDI: WFNNB.COM	May 07 2022 00:28:00	Comenitycapital/mprcc, Po Box 182120, Columbus, OH 43218-2120
516790703	EDI: CRFRSTNA.COM	May 07 2022 00:28:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516699701	+ EDI: CRFRSTNA.COM	May 07 2022 00:28:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
516699702	+ Email/PDF: creditonebknotifications@resurgent.com	May 06 2022 20:42:00	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516930065	EDI: Q3G.COM	May 07 2022 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516715147	EDI: DISCOVER.COM	May 07 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516699703	+ EDI: DISCOVER.COM	May 07 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516699704	+ EDI: RMSC.COM	May 07 2022 00:28:00	Gap/Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
516699705	+ EDI: RMSC.COM	May 07 2022 00:28:00	Guitar Center/Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516699706	+ EDI: RMSC.COM	May 07 2022 00:28:00	Home Design Furn/Synch, C/o Po Box 965036, Orlando, FL 32896-0001
519039847	+ Email/Text: BkGeneralInbox@rushmorelm.com	May 06 2022 20:38:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services 92619-2708
519039846	Email/Text: BkGeneralInbox@rushmorelm.com	May 06 2022 20:38:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
516699689	+ EDI: RMSC.COM	May 07 2022 00:28:00	JC Penneys/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699707	+ Email/Text: PBNCNotifications@perituservices.com	May 06 2022 20:38:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516699708	+ EDI: RMSC.COM	May 07 2022 00:28:00	Lowes/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516896509	+ Email/Text: bankruptcydpt@mcmcg.com	May 06 2022 20:38:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
518237446	Email/Text: nsm_bk_notices@mrcooper.com		

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		May 06 2022 20:38:00	Nationstar Mortgage LLC, dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
518207067	+ Email/Text: nsm_bk_notices@mrcooper.com	May 06 2022 20:38:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518207066	+ Email/Text: nsm_bk_notices@mrcooper.com	May 06 2022 20:38:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
516699710	+ EDI: WFNNB.COM	May 07 2022 00:28:00	New York & Co/Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516751483	EDI: AGFINANCE.COM	May 07 2022 00:28:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516699711	+ EDI: RMSC.COM	May 07 2022 00:28:00	Old Navy/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516699712	+ EDI: AGFINANCE.COM	May 07 2022 00:28:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
516947595	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516941387	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516941377	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516941370	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516941374	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516947108	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541
516941386	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516699713	+ EDI: WFNNB.COM	May 07 2022 00:28:00	Pier 1/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516699714	+ EDI: RMSC.COM	May 07 2022 00:28:00	QVC/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516878469	EDI: Q3G.COM	May 07 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516699717	EDI: AGFINANCE.COM	May 07 2022 00:28:00	Springleaf Financial S, 119 US Highway 22, Dunellen, NJ 08812
516699715	+ EDI: CITICORP.COM	May 07 2022 00:28:00	Sears/Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516927869	+ EDI: RMSC.COM	May 07 2022 00:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516700606	+ EDI: RMSC.COM	May 07 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516815679	+ Email/Text: bncemail@w-legal.com	May 06 2022 20:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516699718	+ EDI: WTRRN BANK.COM	May 07 2022 00:28:00	Target, C/O Financial & Retail Srvs, Mailstopn BT

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516699719 + EDI: CITICORP.COM May 07 2022 00:28:00 The Home Depot/Citibank, Citicorp Cr
Srvs/Centralized Bankruptcy, Po Box 790040, S
Louis, MO 63179-0040

516699720 + EDI: WFNNB.COM May 07 2022 00:28:00 Victoria Secret/Comenity Bank, Attn: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125

517375080 Email/PDF: bncnotices@becket-lee.com May 06 2022 20:42:15 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

517375081 Email/PDF: bncnotices@becket-lee.com May 06 2022 20:41:59 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262, eCAST Settlement
Corporation, PO Box 29262, New York NY
10087-9262

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516944108	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516699716	##+	Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marguerite Mounier-Wells	on behalf of Debtor Irene Jacome-Espinoza nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mcozzini@sternlav.com
Maria Cozzini	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Nicholas Fitzgerald

on behalf of Debtor Irene Jacome-Espinoza fitz2law@gmail.com

Rebecca Ann Solarz

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER rsolarz@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services dnj@pbslaw.org

Steven P. Kelly

on behalf of Creditor Seterus Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly

on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13